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Order Filed on November 9, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re:

Chapter 13

Bedros Yilmaz,

Case No. 18-17153-JKS

Hearing Date: October 22, 2020 at 10:00 a.m.

Debtor.

Debtor.

Judge: John K. Sherwood

CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION ARREARS

The relief set forth on the following pages, number two (2) through three (3) is hereby

ORDERED

DATED: November 9, 2020

Honorable John K. Sherwood United States Bankruptcy Court Page 2

Debtor: Case No.:

Bedros Yilmaz 18-17153-JKS

Caption of Order:

CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY

AND PROVIDING FOR CURE OF POST-PETITION

ARREARS

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (the "Motion") filed by Nationstar Mortgage LLC d/b/a Champion Mortgage Company ("Movant"), and Bedros Yilmaz ("Debtor") having filed opposition thereto, with respect to the property known 164 Camden Street, Roselle Park, NJ 07204, and the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause shown ORDERED that:

ORDERED AS FOLLOWS:

- Debtor is responsible for maintaining taxes and insurance on the Property.
 Movant advanced amounts for taxes post-petition for the Debtor's benefit in the amount of \$24,265.16.
- Debtor shall make a lump sum payment to Movant towards the arrears in secured funds in the amount of \$10,000.00 no later than October 31, 2020.
- Debtors shall file a Modified Chapter 13 Plan within fourteen (14) days of entry
 of this Order to include delinquency in the amount of \$14,265.16. This amount
 shall be scheduled by the Chapter 13 Trustee as a supplemental secured claim.
- In the event that Debtors do not comply with the above requirements, Movant
 may submit an order providing relief from the automatic stay without further
 application to the Court.
- Movant may file a supplemental claim for the amounts advanced.

Page 3

Debtor: Case No.:

Bedros Yilmaz 18-17153-JKS

Caption of Order:

CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY

AND PROVIDING FOR CURE OF POST-PETITION

ARREARS

- 6. If Debtor should default and fail to modify the plan or fail to make future payments for taxes and insurance that come due during the pendency of this case for thirty (30) days from the due date, Movant's counsel may submit a certification of default and the Court may enter an Order vacating the automatic stay permitting Movant to proceed with its action against the real property known as 164 Camden Street, Roselle Park, NJ 07204.
- Debtor shall pay attorney fees and costs for the motion for relief in the amount of \$531.00 to be added to the Unpaid Principal Balance.
- 8. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding and payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtor.

Consent to Form and Entry	
McCalla Raymer Leibert Pierce, LLC Attorney for the Secured Creditor	Attorney for the Debtor
By: Melissa Licker	By: Herbert B. Raymond
Date: 10/15/2822	Date:

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United States Bankruptcy Court
District of New Jersey

In re: Case No. 18-17153-JKS

Bedros Yilmaz Chapter 13

Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Nov 09, 2020 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2020:

Recipi ID Recipient Name and Address

db + Bedros Yilmaz, 164 Camden Street, Roselle Park, NJ 07204-2025

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2020 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Herbert B. Raymond

on behalf of Debtor Bedros Yilmaz herbertraymond@gmail.com

 $raymond mail@comcast.net; bankrupt cyattorneys@comcast.net; herbertraymond@gmail.com; carbonell_c@hotmail.com; kdelyon.ramond@gmail.com; kdelyon.com; kdelyon.com;$

ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Kevin Gordon McDonald

 $on\ behalf\ of\ Creditor\ Toyota\ Motor\ Credit\ Corporation\ kmcdonald\ @kmllawgroup.com\ bkgroup\ &kmllawgroup.com\ bkgroup\ &kmllawgroup\ &k$

Laura M. Egerman

on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company bkyecf@rasflaw.com

bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg

magecf@magtrustee.com

Case 18-17153-JKS Doc 73 Filed 11/11/20 Entered 11/12/20 00:15:26 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0312-2 User: admin Page 2 of 2
Date Rcvd: Nov 09, 2020 Form ID: pdf903 Total Noticed: 1

Melissa N. Licker

on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company NJ_ECF_Notices@mccalla.com

mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company smncina@rascrane.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9